

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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005272008

In Re:

Rommel E. Laurencio  
Christine E. Laurencio,  
  
Debtors.

Case No.: 17-32405  
Judge: JNP  
Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Toyota Lease Trust,  
creditor,

A hearing has been scheduled for 2/27/2018, at 10:00 am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

In getting my life back together after being out of work for a year, I neglected to start to pay once I returned to the work force in January, in error.

☐ Other (explain your answer):

I will begin to repay as follows: \$700.00 now and monthly until I begin to be fully current. But I would also like to ask if I can also have my contract reworked; so I could begin to own vehicle.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 2/16/18

Date: 2/16/18

Christine E. Laurencio  
Debtor's Signature

[Signature]  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

**TD Bank**

RE: CHRISTINE LAURENCIO

DATE: 02/17/2018

53446852-1

520133  
112

PAY TO THE ORDER OF \*\*\*TOYOTA\*\*\*

Seven Hundred AND 00/100

\$700.00

DRAWER: TD BANK, N.A.

AUTHORIZED SIGNATURE

MP

Security Features Details on Bank

STOP LOOK WITH HEAT

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

534468521 10112013351 6265019404